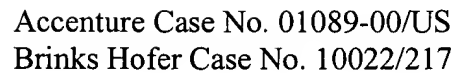


~~3626 \$~~  
JFW

Date of Deposit: November 8, 2004



In re Application of:

G. Guyan et al.

Serial No. 09/667,637

Filing Date: September 22, 2000

For LINE ITEM DATA PROCESSING

Examiner: V. Frenel

Group Art Unit No. 3626

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This Response is in answer to the Office Action mailed July 6, 2004.

**A. 35 U.S.C. § 103**

## 1. Claims 1-11

In the Office Action mailed July 6, claims 1-11 were rejected under 35 USC §103 as being obvious in view of Rowse et al. and Montegna et al. Applicants traverse this rejection. Independent claim 1 recites both “enabling the selection of a payment type” and “fulfilling the payment of a line item based on the evaluation of the line item data.” Rowse et al. fails to disclose the recited “enabling” and “fulfilling.” The Office Action has conceded this. The